

Exhibit H



Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: (800) 643-0202
Fax: (866) 870-9919
ditech.com

November 9, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 12637

Dear Traci St Claire:

This letter is in response to your recent correspondence, received on October 20, 2016, addressed to Jared Abelseth, regarding the above referenced account with Ditech Financial LLC ("Ditech").

Ditech has previously responded to similar complaints that included information supporting our research into the your current correspondence. Copies of the following responses are enclosed for your review:

Letter mailed on May 6, 2016
Letter mailed on May 19, 2016
Letter mailed on July 21, 2016
Letter mailed on October 10, 2016

In reviewing your correspondence and supporting documentation, it has been identified that your Home Affordable Modification Program (HAMP) trial period plan was effective January 1, 2010. As stated, per the terms of the HAMP program, "As long as your mortgage loan does not become 90 days delinquent, we will apply your accrued monthly benefit to your mortgage loan and reduce your principal balance after each of the first through fifth anniversaries of the month in which the Trial Period Plan is executed." While it is understood your anniversary date was January 1, 2010, please be advised that as a servicer, incentives are paid pending receipt of the incentive payment from the Treasury Department. Therefore, incentive payments may be applied to the account 30 days after the Anniversary Date. Our records confirm that the following incentives were applied to your account:

	Paid on	Amount
1st Incentive	02/22/2011	\$1,007.87
2nd Incentive	02/15/2012	\$1,000.00
3rd Incentive	02/13/2013	\$1,000.00
4th Incentive	01/02/2014	\$1,000.00
5th Incentive	01/01/2015	\$1,000.00
6th Incentive	02/03/2016	\$5,000.00

Based on the Treasury Department's Pay for Performance program, your loan has been appropriately credited the earned incentives. Since your account received the Pay for Performance incentive payments, you were eligible to participate in the Recast Program.

On March 30, 2016, a Recast Offer Letter was mailed. The Recast Offer Letter sent on March 30, 2016 only contained estimated amounts to assist you in deciding if you wanted the recast or not. If you opted to have your loan recast, you were required to sign and execute the offer letter by May 4, 2016. On April 25, 2016, an executed Recast Offer Letter was received acknowledging the request to move forward with the recast of your loan. It appears that you re-sent the executed Recast Offer Letter July 28, 2016. Please note that a delay in issuing the permanent Recast Offer Agreement was the result of the investor, Fannie Mae, not providing the final approval until September 2016. Investor approval is required to be received and the timeline for that approval is outside of Ditech's control.

On September 22, 2016, the Recast Agreement was mailed for your review and acceptance. The Recast Agreement was due back to Ditech by no later than October 22, 2016. Although we have received faxed

Correspondence - Response Letter, 11/17/2015

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copies of the executed agreement, signed on October 19, 2016, at this time, our records do not show that the hard copy executed Recast Agreement, with live signature has been received. Please note upon the receipt of the executed Recast Offer Letter, your loan would have been recast or re-amortized over the remaining term. Additionally, a Recast Agreement would have been sent for your execution that would have provided the actual information based the current debt owed. Please be advised that we do not have a record of the live signature of the Recast Agreement.

In regards to your referenced errors in the Recast Agreement, we provide the following responses:

Error 1- Number 2.: The amount of \$123,146.24, referenced is the principal balance under the original loan terms. The agreement was generated in September, therefore under the terms of the HAMP modification, the unpaid principal balance as of the date the agreement was printed was the \$118,146.24. There is no error within the recast offer.

Error 2- Number 5: The monthly payment listed on the March 30, 2016, recast offer was an estimate, provided to assist you with the decision concerning acceptance of the offer. The fact that the amount was an "estimated payment amount" was disclosed within the offer.

Error 3- Number 5: The payment is based on the principal balance as of the date the offer was generated. As the original hard copy Recast Agreement has not been returned to Ditech with a live signature, there is no need to correct or adjust the offer to reflect additional payments applied to the account since the offer was created.

Please be advised that your HAMP modification agreement is a fixed interest step rate modification, with an initial interest rate of 3.750% for the first 5 years, an interest rate of 4.750% for the 6th year, and a final interest rate of 5.000% for the remaining loan term. The interest rate for your account is 5.000% as stated in the modification agreement.

In regards to the Private Mortgage Insurance (PMI), our records confirm that a PMI Notice was mailed communicating the cancellation of the required PMI, which included a refund from United Guaranty, in the amount of \$26.71. This amount was for the unused premium for the last PMI disbursement made, in the amount of \$50.40. The refund of unused PMI premium could not be refunded to you prior to Ditech's receipt of refund from the PMI insurance carrier.

Records indicate that your request to cancel escrow for your account was denied. As a condition of the HAMP agreement your loan is required to be escrowed. Therefore, your account is not eligible to have the escrow requirement waived. Escrow will remain for the life of the loan.

Please note, a qualified written request (QWR) must be acknowledged within 5 days, and may be granted an extension of response time if notified in writing. Our records indicate that a QWR was received on June 20, 2016, an acknowledgment of the QWR issued on July 20, 2016, a second QWR was received on June 22, 2016, an acknowledgment sent June 23, 2016, and a response to both QWR's made on July 21, 2016. There is no correction needed to our QWR response.

At this time, we have fully addressed your concerns associated with the HAMP modification, Pay for Performance program, Recast offer, PMI and escrow cancellation. As you have not provided any additional information, we consider this issued closed, therefore, our response remains unchanged.

If you have any additional questions you may contact your assigned single point of contact Walter A., at (800) 643-0202 extension 32358.

Our Customer Service Department is also available to answer any questions or concerns and can be reached at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT.

Sincerely,



Shea Andersen
Customer Service Correspondence Supervisor

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

ASWqyMWBYcz



Ditech Financial LLC

345 St. Peter Street, Suite 1400
Saint Paul, MN 55102

T 651.293.4800

F 651.293.5818

ditech.com

May 6, 2016

Traci St Claire
[REDACTED]

Re: Consumer Financial Protection Bureau ("CFPB") Case No: [REDACTED]
Ditech Financial LLC Account No: [REDACTED]

Dear Mrs. St Claire,

We are in receipt of your complaint filed with the CFPB regarding the servicing of your loan by Ditech Financial LLC ("Ditech"). Ditech takes your complaint seriously and appreciates this opportunity to respond.

Ditech records reflect that you have received HAMP incentive credits as follows:

INCENTIVE CREDITS:

2/22/11: \$1,007.87

2/15/12: \$1,000.00

2/13/13: \$1,000.00

1/02/14: \$1,000.00

1/01/15: \$1,000.00

2/03/16: \$5,000.00

I have enclosed a copy of the HAMP Loan Modification Agreement that you entered into with the prior loan servicer in 2010. According to the terms of this agreement, your loan is scheduled to reach 78% LTV on August 1, 2016. At that time, Ditech will review your loan to determine if you are eligible to cancel the private mortgage insurance ("PMI").

Ditech sent you an offer to recast your loan on March 30, 2016. A copy of this offer has been enclosed for your review. Please contact Ditech's Customer Service Department at 1-800-643-0202 with any additional questions or concerns regarding this notice.

Sincerely,

Cindy Leete

Cindy Leete, Paralegal

cc: CFPB Via Portal



May 19, 2016

Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
(800) 643-0202
Fax: (866) 870-9919
HAMPDisputes@ditech.com

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Reference #: 10926

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") has completed a review of the above-referenced inquiry or dispute case number. Ditech has determined the following:

The account is current and, based on the documentation you provided, you are able to pay your current mortgage.

Based on your correspondence that states you did not receive a Recast letter. A review of your loan does not support this claim. On 03/30/2016, Ditech mailed a Recast letter, which advised, "Ditech will apply a \$5,000.00 principal reduction payment as part of the year six pay for performance incentive under HAMP. In addition to the principal reduction incentive, Ditech is offering you a onetime offer to re-amortize or "recast" your unpaid principal balance (excluding deferred principal) over the remaining term of the loan at no cost to you." According to the document, if you wish to be considered for the recast option, you must sign and return the offer by 05/04/2016, to start the process. Additionally, with the recast, the total interest paid over the life of the loan will be \$71,831.34. The total interest was based on an estimated unpaid principal balance of \$114,837.67 over the remaining terms of 255 months and an interest rate of 5.00%. Ditech has reviewed the interest calculation again and has determined that the interest was calculated correctly.

On 04/20/2016, you sent a letter stating, "I've included the signed notice but be advised my signature in no way means that I agree to paying any more interest on my loan or that I agree to any other changes to my loan other than the principal, interest reduction and the recast itself." The term of the recast offer is non-negotiable. Therefore, Ditech did not apply the terms of the recast offer.

Based on your correspondence request to provide a Private Mortgage Insurance (PMI) termination removal date. On 04/07/2016, Ditech mailed you a letter, which advised, in order to cancel your PMI you have to provide us with:

- a) evidence that the value of the property securing the mortgage has not declined below the original value of the property. In order to provide such evidence, you will need to complete an Authorization for Appraisal/BPO, which we will provide upon request; and
- b) certification that your equity in the property securing the mortgage is unencumbered by a subordinate lien.

Ditech must validate that the Loan to Value of the subject property is below 80%, in order to move forward with the deletion of the PMI. Please submit a written authorization for Ditech to order an appraisal in your behalf, which will be charged to your account.

Enclosed is a copy of these letters for your review. We believe this resolved all concerns that you have expressed to Ditech. If you have any additional questions, you may contact your assigned Single Point of Contact Shareda H. at 1-800-643-0202, extension 85145.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Respectfully,

Ditech

/kas/45/

A handwritten signature in black ink, appearing to be 'KS' or similar, written over the typed name.

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Ditech Financial LLC
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ditech.com

July 21, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Reference #: CASEMGMT-11401

Dear Traci St Claire:

This letter is in response to your Qualified Written Request received by Ditech regarding the above-referenced account number.

Ditech has completed a review of the above-referenced inquiry or dispute case number. We have determined the following:

In response to your inquiry regarding the Recast Offer dated on June 16, 2016, our research has determine that you were offered a Home Affordable Modification Agreement (HAMP) Agreement with an effective date on May 1, 2010. The HAMP Pay for Performance payment is payable annually for the first five (5) years after the anniversary of the month in which the HAMP Trial Period Plan start date. Additionally, customers are eligible for a 6th year lump sum payment of \$5,000.00 if the loan has not lost good standing. A review of your loan shows that the HAMP trial offer was effective February 1, 2010. We were able to determine that the following incentive payments were paid to the customer:

- 02/22/2011 incentive applied to the principal balance
- 02/15/2012 incentive applied to the principal balance
- 02/13/2013 incentive applied to the principal balance
- 01/02/2014 incentive applied to the principal balance
- 01/01/2015 incentive applied to the principal balance
- 02/03/2016 incentive applied to the principal balance

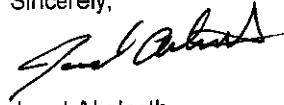
Based on the incentive schedule, you received the 6th incentive, in the amount of \$5,000.00 on February 3, 2016. This is the reason why the Recast Offer Letter was mailed on March 30, 2016. Please note that the Recast Offer Letter only reflect preliminary information and do not reflect the final amortization of the loan. In order to move forward with a recast option, please execute the enclosed offer and return as soon as possible. Upon the return of the executed recast offer we will start the recast process in which a Recast Agreement that will outline the terms associated with the Recast of your loan. This Recast Agreement will require your execution to re-amortize or recast your unpaid principal balance (excluding deferred principal) over the remaining term of your loan at no cost to you. Once the loan is re-amortized you will see the change in your Monthly Billing Statement.

Your request to cancel escrow has been forwarded to our Escrow Department for review. Our Escrow Department is scheduled to review your request within 20 business days. Once they have completed their review, you will be notified of their decision.

Pursuant to your request, a payment history is included.

If you have any further questions or concerns, please contact (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT.

Sincerely,

A handwritten signature in black ink, appearing to read "Jared Abelseth", written over a horizontal line.

Jared Abelseth
Ditech
Customer Service

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

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Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: (800) 643-0202
Fax: (866) 870-9919
ditech.com

October 10, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 11969

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") has completed a review of the above-referenced inquiry or dispute case number. Ditech has determined the following:

In response to your inquiry regarding the Recast Offer and Recast Agreement received on August 15, 2016.

While it is understood that the Recast Offer Letter mailed on March 30, 2016 was delayed, the delay of the notice did not impact the overall balance due on the account.

In our correspondence, dated July 21, 2016, it was communicated that the "Anniversary Date" of your pay performance was identified for the month of February. Based on the Home Affordable Modification (HAMP) section 13: Incentive Compensation 13.1.3 "Pay for Success" Incentive under HAMP Tier 1 the following is reflected:

The "pay for success" payment will be payable annually after the anniversary of the month in which the HAMP Tier 1 Trial Period Plan Effective Date occurred as long as the loan is in good standing and has not been paid in full at the time the incentive is paid.

As stated previously, a review of your loan shows that the HAMP trial offer was effective February 1, 2010. We were able to determine that the following incentive payments were paid and credited to the unpaid principal:

02/22/2011 incentive applied to the principal balance
02/15/2012 incentive applied to the principal balance
02/13/2013 incentive applied to the principal balance
01/02/2014 incentive applied to the principal balance
01/01/2015 incentive applied to the principal balance
02/03/2016 incentive applied to the principal balance

Based on the incentive schedule, you received the 6th incentive, in the amount of \$5,000.00 on February 3, 2016.

Please be advised that the Recast Offer Letter, mailed on March 30, 2016, reflects preliminary information and does not reflect the final amortization of the loan, which has not yet been applied to the account. The recast of the loan requires both the execution of the finalized agreement and the approval of your loan investor. The recast process may take some time to be approved and finalized. We apologize for any dissatisfaction the unavoidable delay in processing your recast may have caused.

Records indicate that a Recast Agreement, outlining the terms associated with the Recast of your loan was mailed on September 22, 2016 for your execution. In order to move forward with a recast option with the re-amortization or recast your unpaid principal balance (excluding deferred principal) over the remaining term of your loan, at no cost to you, you must sign and return Recast Agreement by October 22, 2016. A copy of this letter is enclosed for your convenience. Upon the return of the executed recast offer we will start the recast process. Once the loan is re-amortized you will see the change reflected on your monthly

billing statement. Please note, the executed Recast Agreement is required to re-amortize or recast your loan.

In referenced to your correspondence related to the a Private Mortgage Insurance (PMI), we provided the following response:

Per the Mortgage Insurance Disclosure signed at the origination of your loan on June 21, 2007 and the Annual Private Mortgage Insurance Disclosure, last mailed to you on April 7, 2016, "PMI will automatically terminate on the Termination Date, which is the date on which the principal balance of your mortgage, based solely on the initial amortization schedule for your mortgage, is first scheduled to reach 78 percent of the original value of the property securing the mortgage."

A review of your account history indicates that the scheduled date for your loan to reach the automatic termination date was June 1, 2016. The last PMI disbursement occurred on April 4, 2016, in the amount of \$151.20. PMI is paid in arrears, therefore this amount represents the PMI payments for March, April, and May. PMI was canceled effective June 1, 2016. On August 4, 2016, a Private Mortgage Insurance (PMI) Notice was mailed communicating the cancellation of the required PMI, which included a refund from United Guaranty, in the amount of \$26.71. This amount was for the unused premium for the last PMI disbursement made, in the amount of \$50.40.

If you should have any additional questions, you may contact your assigned Single Point of Contact, Michael M., at (800) 643-0202, extension 23071.

Our Customer Service Department is also available to answer any questions or concerns and can be reached at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT.

Sincerely,



Jared Abelseth
Customer Service Correspondence Supervisor

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